



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [PINNACLE BANCORP, INC.](#)

City/State [OMAHA, NE](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [17,832,777](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [4](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PINNACLE BANCORP, INC.](#)
[18081 BURT STREET](#)
[OMAHA, NE 68022](#)

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	17,740,533			15,209,315			16,379,572			13,723,858			11,656,096																	
Net income (\$000)	51,573			63,775			226,045			181,042			167,550																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.77	2.55	64	3.35	2.67	90	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64															
+ Non-interest income	0.43	0.97	19	0.76	1.13	35	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33															
- Overhead expense	1.87	2.18	34	2.09	2.28	43	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34															
- Provision for credit losses	0.06	0.04	67	0.01	-0.12	71	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19															
+ Securities gains (losses)	0	0	15	0	0.01	12	0	0.01	35	0	0.02	26	0	0.01	26															
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.44	1.35	60	2.11	1.78	75	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73															
Net operating income	1.16	1.03	65	1.68	1.36	77	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76															
Net income	1.16	1.02	65	1.68	1.35	77	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76															
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.02	2.96	53	3.77	3.18	85	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49															
Interest expense	0.16	0.20	44	0.25	0.29	52	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33															
Net interest income (tax equivalent)	2.86	2.75	55	3.52	2.88	84	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.01	0.09	32	0.02	0.16	20	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12															
Earnings coverage of net loan and lease losses (X)	318.01	38.54	92	196.04	25.70	94	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.20	68	1.38	1.49	43	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89															
Allowance for loan and lease losses / Total loans and leases	1.35	1.17	68	1.37	1.47	43	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.24	0.47	21	0.33	0.70	17	0.22	0.49	19	0.36	0.71	18	0.26	0.57	16															
30–89 days past due loans and leases / Total loans and leases	0.44	0.32	75	0.50	0.33	79	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62															
Liquidity and Funding																														
Net noncore funding dependence	-1.20	-1.97	52	-6.42	-0.51	33	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11															
Net short-term noncore funding dependence	-2.38	-6.65	60	-8.38	-6.88	40	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23															
Net loans and leases / Total assets	57.61	59.31	43	60.96	60.99	45	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46															
Capitalization																														
Tier 1 leverage ratio	8.79	9.06	45	8.82	9.15	41	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30															
Holding company equity capital / Total assets	7.71	10.29	14	9.37	10.72	32	8.79	10.71	19	9.81	11.16	31	9.96	12.43	22															
Total equity capital (including minority interest) / Total assets	7.73	10.40	12	9.39	10.85	29	8.80	10.82	17	9.82	11.29	29	9.98	12.57	21															
Common equity tier 1 capital / Total risk-weighted assets	13.04	12.21	68	12.81	12.57	60	13.09	12.42	68	12.24	12.38	53	11.67	12.17	45															
Net loans and leases / Equity capital (X)	7.47	5.82	81	6.50	5.73	70	6.42	5.53	67	6.53	5.58	73	6.75	5.21	80															
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3	0	42.30	4	83.99	33.12	95															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	13.54	9.35	74	25.22	16.49	74	21.33	10.50	86	20.18	16.68	64	11.89	9.26	72															
Equity capital	-6.55	4.03	18	15.02	9.13	79	8.70	7.46	70	18.34	6.99	88	5.43	10.49	34															
Net loans and leases	7.31	6.29	60	14.54	7.22	77	6.96	3.36	69	14.37	9.07	76	5.77	9.10	51															
Noncore funding	-5.33	-10.65	60	-5.21	-25.09	75	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0.82	1.02	78															
Long-term debt / Equity capital	7.25	11.08	49	7.69	11.33	50	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61															
Equity investment in subsidiaries / Equity capital	104.02	103.47	58	104.92	102.85	64	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79															
Cash from ops + noncash items + op expense / Op expense + dividends	80.33	125.04	33	105.18	98.58	53	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,004	121,474	459,357	439,237	415,974	-10.27	41.53
Income from lease financing receivables.....	13	0	59	9	34		-65.79
Fully taxable income on loans and leases.....	107,977	120,637	455,920	436,815	413,930	-10.49	40.88
Tax-exempt income on loans and leases.....	1,040	837	3,496	2,431	2,078	24.25	152.43
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	109,017	121,474	459,416	439,246	416,008	-10.25	41.48
Investment interest income (tax equivalent).....	20,327	14,514	66,013	57,523	54,614	40.05	117.34
Interest on balances due from depository institutions.....	269	394	1,876	3,917	10,328	-31.73	1.89
Interest income on other earning assets.....	89	86	318	362	399	3.49	-50.83
Total interest income (tax equivalent).....	129,702	136,468	527,623	501,048	481,349	-4.96	49.34
Interest on time deposits of \$250K or more	860	1,445	4,716	7,924	10,147	-40.48	20.62
Interest on time deposits < \$250K.....	1,795	3,205	10,347	23,843	30,350	-43.99	-18.07
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,755	2,806	11,341	18,022	40,149	-1.82	9.02
Interest on other borrowings and trading liabilities.....	729	984	3,368	4,305	6,076	-25.91	-47.70
Interest on subordinated debt and mandatory convertible securities	607	688	2,751	3,070	1,701	-11.77	
Total interest expense.....	6,746	9,128	32,523	57,164	88,423	-26.10	-1.16
Net interest income (tax equivalent).....	122,956	127,340	495,100	443,884	392,926	-3.44	53.64
Non-interest income.....	19,109	28,965	95,580	99,198	97,077	-34.03	1.81
Adjusted operating income (tax equivalent)	142,065	156,305	590,680	543,082	490,003	-9.11	43.80
Overhead expense.....	83,085	79,575	305,975	295,739	273,421	4.41	41.41
Provision for credit losses.....	2,580	287	5,233	17,920	3,803		25.18
Securities gains (losses)	-4	-1	3	1	-5		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	63,885	80,284	290,165	231,642	214,957	-20.43	68.20
Applicable income taxes	12,309	16,386	63,656	50,126	46,750	-24.88	2337.43
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	12,309	16,386	63,656	50,126	46,750	-24.88	2337.43
Minority interest	3	123	464	474	657	-97.56	-97.97
Net income before discontinued operations, net of minority interest	51,573	63,775	226,045	181,042	167,550	-19.13	38.16
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	51,573	63,775	226,045	181,042	167,550	-19.13	38.16
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	51,576	63,898	226,509	181,516	168,207	-19.28	37.62
Investment securities income (tax equivalent).....	20,327	14,514	66,013	57,523	54,614	40.05	117.34
US Treasury and agency securities (excluding mortgage-backed securities)	7,159	3,319	19,397	12,037	17,059	115.70	259.93
Mortgage-backed securities	11,925	9,482	40,501	39,618	33,122	25.76	106.64
All other securities	1,243	1,713	6,115	5,868	4,433	-27.44	-21.96
Cash dividends declared.....	0	0	0	0	140,720		-100.00
Common	0	0	0	0	140,720		-100.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.92	2.75	62	3.59	2.96	89	3.22	2.85	76	3.65	3.27	74	4.13	4	61
Less: Interest expense	0.15	0.19	45	0.24	0.27	53	0.20	0.23	51	0.42	0.48	48	0.76	0.98	34
Equals: Net interest income (tax equivalent)	2.77	2.55	64	3.35	2.67	90	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64
Plus: Non-interest income	0.43	0.97	19	0.76	1.13	35	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33
Equals: adjusted operating income (tax equivalent)	3.20	3.56	32	4.11	3.87	68	3.61	3.70	47	3.96	4.04	49	4.20	4.41	40
Less: Overhead expense	1.87	2.18	34	2.09	2.28	43	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34
Less: Provision for credit losses	0.06	0.04	67	0.01	-0.12	71	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	15	0	0.01	12	0	0.01	35	0	0.02	28	0	0.01	26
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.44	1.35	60	2.11	1.78	75	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73
Less: Applicable income taxes (tax equivalent)	0.28	0.31	42	0.43	0.40	64	0.39	0.38	56	0.37	0.23	86	0.40	0.36	61
Less: Minority interest	0	0	82	0	0	88	0	0	87	0	0	88	0.01	0	84
Equals: Net operating income	1.16	1.03	65	1.68	1.36	77	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.16	1.02	65	1.68	1.35	77	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Memo: Net income (last four quarters)	1.26	1.17	63	1.47	1.07	83	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Net income-BHC and noncontrolling (minority) interest	1.16	1.04	65	1.68	1.37	77	1.38	1.27	66	1.32	0.83	86	1.44	1.20	77
Margin Analysis															
Average earning assets / Average assets	96.78	93.16	87	95.13	93.08	73	96.14	93.08	83	94.79	92.32	80	94.80	91.05	86
Average interest-bearing funds / Average assets	80.47	60.43	93	78.96	62.97	91	79.19	61.99	90	78.09	64.06	89	79.65	65.57	91
Interest income (tax equivalent) / Average earning assets	3.02	2.96	53	3.77	3.18	85	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49
Interest expense / Average earning assets	0.16	0.20	44	0.25	0.29	52	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33
Net interest income (tax equivalent) / Average earning assets	2.86	2.75	55	3.52	2.88	84	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58
Yield or Cost															
Total loans and leases (tax equivalent)	4.25	3.88	76	5.05	4.05	89	4.68	4.01	84	4.79	4.27	79	5.12	5.09	59
Interest-bearing bank balances	0.13	0.18	17	0.13	0.10	81	0.15	0.14	77	0.42	0.27	86	2.20	2.04	59
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	3.02	2.93	56	3.77	3.15	86	3.35	3.04	70	3.85	3.51	72	4.36	4.36	52
Investment securities (tax equivalent)	1.28	1.78	10	1.62	1.84	36	1.42	1.77	25	1.99	2.25	29	2.26	2.76	7
US Treasury and agency securities (excluding mortgage-backed securities)	1.01	1.09	45	0.92	1.30	31	0.94	1.14	35	1.54	1.75	38	2.24	2.32	49
Mortgage-backed securities	1.48	1.67	29	1.84	1.60	70	1.61	1.57	55	2.25	2.05	67	2.29	2.61	16
All other securities	1.32	2.75	7	1.45	2.93	7	1.41	2.81	11	1.51	3.24	6	1.79	4.06	4
Interest-bearing deposits	0.15	0.16	54	0.25	0.26	55	0.20	0.21	54	0.46	0.53	49	0.88	1.10	32
Time deposits of \$250K or more	0.65	0.48	76	1.06	0.82	71	0.87	0.66	76	1.38	1.42	43	1.82	1.96	36
Time deposits < \$250K	0.64	0.44	79	1.03	0.78	77	0.86	0.62	77	1.73	1.36	81	2.07	1.82	63
Other domestic deposits	0.09	0.13	43	0.12	0.17	35	0.11	0.15	39	0.22	0.36	25	0.59	0.93	23
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.19	0.16	74	0.22	0.18	77	0.18	0.17	70	0.37	0.62	35	1.22	1.86	33
Other borrowed funds and trading liabilities	1.35	1.14	59	1.51	1.38	58	1.40	1.27	55	1.44	1.50	49	1.83	2.38	19
All interest-bearing funds	0.19	0.31	28	0.30	0.42	34	0.25	0.37	30	0.53	0.74	31	0.95	1.49	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		19,109		28,965		95,580		99,198		97,077		
Fiduciary activities income		785		733		2,533		2,062		2,256		
Service charges on deposit accounts - domestic		5,165		4,256		19,517		17,882		21,379		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		1,876		1,520		6,719		5,138		5,364		
Insurance activities revenue.....		2,437		2,861		9,072		8,962		9,791		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		5,431		13,085		40,152		40,863		24,558		
Other non-interest income.....		3,415		6,510		17,587		24,291		33,729		
Total overhead expenses		83,085		79,575		305,975		295,739		273,421		
Personnel expense.....		51,619		49,379		194,035		184,298		164,125		
Net occupancy expense.....		8,588		8,601		34,769		33,512		31,671		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		789		855		3,379		3,615		4,740		
Other operating expenses.....		22,089		20,740		73,792		74,314		72,885		
Fee income on mutual funds and annuities.....		1,886		1,526		6,801		5,151		5,410		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,117		2,102		2,065		2,070		2,025		
Average personnel expense per employee.....		24.38		23.49		93.96		89.03		81.05		
Average assets per employee.....		8,380.03		7,235.64		7,932		6,629.88		5,756.10		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	9.87	2.26	94	5.27	2.10	82	7.12	2.17	91	5.19	2.02	83
Overhead expenses / Net Interest Income + non-interest income	58.48	61.09	39	50.91	59.31	18	51.80	59.28	21	54.46	62.28	20
Percent of Average Assets												
Total overhead expense	1.87	2.18	34	2.09	2.28	43	1.87	2.17	29	2.15	2.57	30
Personnel expense.....	1.16	1.21	46	1.30	1.28	55	1.18	1.21	48	1.34	1.30	57
Net occupancy expense.....	0.19	0.23	32	0.23	0.24	41	0.21	0.23	38	0.24	0.26	42
Other operating expenses.....	0.52	0.71	25	0.57	0.73	34	0.47	0.72	10	0.57	0.94	17
Overhead less non-interest income	1.44	1.18	68	1.33	1.10	70	1.28	1.10	63	1.43	1.25	67
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.48	60.59	42	50.91	58.69	19	51.80	58.83	21	54.46	61.82	21
Personnel expense.....	36.33	33.94	60	31.59	33.28	33	32.85	32.93	42	33.94	32.36	55
Net occupancy expense.....	6.05	6.43	45	5.50	6.42	34	5.89	6.23	46	6.17	6.58	42
Other operating expenses.....	16.10	19.35	25	13.82	18.45	18	13.06	19.18	9	14.35	22.28	10
Total non-interest income	13.45	26.24	20	18.53	28.42	29	16.18	27.67	27	18.27	28.83	30
Fiduciary activities income	0.55	2.31	38	0.47	2.15	33	0.43	2.20	35	0.38	2.09	34
Service charges on domestic deposit accounts	3.64	3.51	51	2.72	3.21	40	3.30	3.27	48	3.29	3.27	50
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.32	2.33	48	0.97	2.51	39	1.14	2.58	44	0.95	2.46	40
Insurance activities revenue.....	1.72	0.38	86	1.83	0.38	87	1.54	0.36	86	1.65	0.41	86
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	3.82	1.74	82	8.37	3.74	84	6.80	3.30	82	7.52	3.92	78
Other non-interest income.....	2.40	8.92	9	4.16	8.65	21	2.98	9.27	7	4.47	9.65	23
Overhead less non-interest income	45.03	33.42	82	32.38	29.66	53	35.62	30.52	63	36.19	31.93	58
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.27	20.83	32	20.41	21.04	40	21.94	21.18	58	21.64	18.63	67
Applicable income tax + TE / Pretax net operating income + TE	19.27	22.92	13	20.41	22.74	19	21.94	22.67	35	21.64	21.18	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,554,887	7,414,505	8,244,943	7,282,997	6,653,652	15.38	55.68	
Commercial and industrial loans	812,658	1,239,081	869,587	1,185,621	681,124	-34.41	33.44	
Loans to individuals	129,667	131,080	130,672	135,781	146,241	-1.08	4.23	
Loans to depository institutions and acceptances of other banks	0	16,492	36,516	16,660	0	-100.00		
Agricultural loans	755,039	792,365	837,555	823,637	836,559	-4.71	14.20	
Other loans and leases	184,352	144,572	142,640	159,618	68,836	27.52	202.88	
Less: Unearned income	22,013	30,432	22,377	26,271	11,768	-27.66	185.66	
Loans and leases, net of unearned income	10,414,590	9,707,663	10,239,536	9,578,043	8,374,644	7.28	50.01	
Less: Allowance for loan and lease losses	140,247	133,313	137,876	133,437	116,856	5.20	36.85	
Net loans and leases	10,274,343	9,574,350	10,101,660	9,444,606	8,257,788	7.31	50.20	
Debt securities that reprice or mature in over 1 year	5,636,288	3,655,454	5,578,504	3,153,387	2,216,860	54.19	179.10	
Mutual funds and equity securities	53,109	38,772	45,620	34,930	25,559	36.98	172.16	
Subtotal	15,963,740	13,268,576	15,725,784	12,632,923	10,500,207	20.31	79.79	
Interest-bearing bank balances	618,263	1,401,325	983,366	1,054,817	739,617	-55.88	281.51	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	429,800	355,234	481,342	373,302	356,041	20.99	250.84	
Trading assets	0	0	0	0	0			
Total earning assets	17,011,803	15,025,135	17,190,492	14,061,042	11,595,865	13.22	84.61	
Non-interest-bearing cash and due from depository institutions	242,138	193,571	199,751	207,910	202,516	25.09	32.10	
Premises, fixed assets, and leases	232,178	232,574	231,855	231,222	224,533	-0.17	32.71	
Other real estate owned	0	2,808	0	1,328	3,375	-100.00	-100.00	
Investment in unconsolidated subsidiaries	608	730	395	105	433	-16.71	-52.31	
Intangible and other assets	346,050	251,933	277,339	251,619	248,808	37.36	48.31	
Total assets	17,832,777	15,706,751	17,899,832	14,753,226	12,275,530	13.54	81.76	
Quarterly average assets	17,740,533	15,209,315	17,391,808	14,596,298	12,290,361	16.64	83.58	
Average loans and leases (YTD)	10,257,769	9,614,764	9,820,224	9,175,299	8,125,350	6.69	48.98	
Memoranda								
Loans held-for-sale	21,996	67,580	41,497	82,641	41,720	-67.45	20.37	
Loans not held-for-sale	10,392,594	9,640,083	10,198,039	9,495,402	8,332,924	7.81	50.08	
Real estate loans secured by 1–4 family	1,768,744	1,601,724	1,715,317	1,588,750	1,494,441	10.43	36.32	
Commercial real estate loans	5,784,294	4,888,561	5,543,540	4,771,447	4,223,672	18.32	75.75	
Construction and land development	1,246,630	1,051,904	1,266,102	1,059,658	905,836	18.51	85.66	
Multifamily	551,504	524,513	508,640	506,383	388,628	5.15	108.59	
Nonfarm nonresidential	3,986,160	3,312,144	3,768,798	3,205,406	2,929,208	20.35	69.23	
Real estate loans secured by farmland	1,001,849	924,220	986,086	922,800	935,539	8.40	10.54	
Total investment securities	6,119,197	4,049,460	6,105,466	3,561,619	2,598,460	51.11	183.10	
U.S. Treasury securities	1,959,561	543,691	2,075,173	72,932	126,506	260.42	7626.98	
US agency securities (excluding mortgage-backed securities)	699,727	891,173	768,322	959,032	577,216	-21.48	61.62	
Municipal securities	353,933	474,930	386,447	495,287	212,055	-25.48	-5.40	
Mortgage-backed securities	3,049,827	2,100,856	2,829,855	1,999,409	1,657,092	45.17	133.01	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,040	38	49	29	32	7900.00	379.50	
Mutual funds and equity securities	53,109	38,772	45,620	34,930	25,559	36.98	172.16	
Available-for-sale securities	6,066,088	4,010,688	6,059,846	3,526,689	2,572,901	51.25	180.64	
U.S. Treasury securities	1,959,561	543,691	2,075,173	72,932	126,506	260.42	7626.98	
US agency securities (excluding mortgage-backed securities)	699,727	891,173	768,322	959,032	577,216	-21.48	61.62	
Municipal securities	353,933	474,930	386,447	495,287	212,055	-25.48	-5.40	
Mortgage-backed securities	3,049,827	2,100,856	2,829,855	1,999,409	1,657,092	45.17	133.01	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,040	38	49	29	32	7900.00	379.50	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-362,922	39,372	-41,569	89,235	21,105			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value								
Pledged securities	2,006,224	1,496,075	1,930,656	1,470,547	1,202,799	34.10	51.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,953,090	1,727,845	2,102,410	1,615,654	1,264,258	13.04	102.95
NOW, ATS and transaction accounts	1,506,239	622,854	1,984,008	661,191	620,065	141.83	236.34
Time deposits less brokered deposits < \$250K	1,102,961	1,227,566	1,137,567	1,262,054	1,520,172	-10.15	-1.41
MMDA and other savings accounts	10,857,804	9,560,046	10,029,375	8,648,371	6,519,689	13.57	101.16
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	15,420,094	13,138,311	15,253,360	12,187,270	9,924,184	17.37	94.54
Time deposits of \$250K or more	522,438	540,112	538,928	550,897	591,530	-3.27	39.56
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	252,561	250,947	258,010	243,519	224,506	0.64	-2.07
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,241	3,639	3,405	5,306	13,591	-10.94	-97.26
Other borrowings w/remaining maturity over 1 year	77,816	109,561	78,189	105,698	101,920	-28.97	115.79
Brokered deposits < \$250K	0	0	0	0	0		-100.00
Noncore funding	856,056	904,259	878,532	905,420	931,547	-5.33	4.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	99,705	113,245	99,705	113,245	126,620	-11.96	
Other liabilities	78,844	76,611	92,891	98,104	68,216	2.91	64.61
Total liabilities	16,454,699	14,232,426	16,324,488	13,304,039	11,050,567	15.61	87.13
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	3,796	3,796	608	608	0.00	524.34
Retained earnings	1,669,219	1,455,376	1,617,646	1,395,498	1,214,456	14.69	64.74
Accumulated other comprehensive income	-290,019	21,370	-41,078	60,023	7,568		
Other equity capital components	-7,512	-8,582	-7,612	-9,291	0		
Total holding company equity capital	1,375,484	1,471,960	1,572,752	1,446,838	1,222,632	-6.55	35.34
Noncontrolling (minority) interest in subsidiaries	2,594	2,365	2,592	2,349	2,331	9.68	31.08
Total equity capital, including minority interest	1,378,078	1,474,325	1,575,344	1,449,187	1,224,963	-6.53	35.34
Total liabilities and capital	17,832,777	15,706,751	17,899,832	14,753,226	12,275,530	13.54	81.76
Memoranda							
Non-interest-bearing deposits	1,953,090	1,727,845	2,102,410	1,615,654	1,264,258	13.04	102.95
Interest-bearing deposits	13,989,442	11,950,578	13,689,878	11,122,513	9,251,456	17.06	89.80
Total deposits	15,942,532	13,678,423	15,792,288	12,738,167	10,515,714	16.55	91.32
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,572,752	1,446,838	1,446,838	1,222,632	1,159,642		
Accounting restatements	0	0	0	0	0		
Net income	51,573	63,775	226,045	181,042	167,550		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	3,188	3,188	0	0		
Sale of treasury stock	0	5,394	5,394	17,000	30,010		
Less: Purchase of treasury stock	0	0	0	26,291	33,337		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	140,720		
Change in other comprehensive income	-248,941	-38,653	-101,100	52,455	39,487		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	100	-8,582	-7,613	0	0		
Holding company equity capital, ending balance	1,375,484	1,471,960	1,572,752	1,446,838	1,222,632		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	47.97	37.11	76	47.21	36.10	76	46.06	36.25	73	49.37	36.22	76	54.20	37.78	75
Commercial and industrial loans	4.56	10.78	14	7.89	13.88	17	4.86	10.76	16	8.04	13.52	19	5.55	12.02	19
Loans to individuals	0.73	3.61	35	0.83	3.42	37	0.73	3.36	36	0.92	3.40	39	1.19	4.20	39
Loans to depository institutions and acceptances of other banks	0	0.02	34	0.10	0.02	91	0.20	0.02	90	0.11	0.03	89	0	0.04	29
Agricultural loans.....	4.23	0.17	97	5.04	0.19	97	4.68	0.18	96	5.58	0.19	96	6.81	0.24	97
Other loans and leases.....	1.03	4.19	20	0.92	4.29	19	0.80	4.47	16	1.08	4.63	19	0.56	5.01	7
Net loans and leases.....	57.61	59.31	43	60.96	60.99	45	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Debt securities over 1 year.....	31.61	19.47	85	23.27	16.70	75	31.17	19.46	87	21.37	15.55	76	18.06	14.60	69
Mutual funds and equity securities	0.30	0.06	94	0.25	0.06	88	0.25	0.06	91	0.24	0.05	89	0.21	0.06	89
Subtotal	89.52	80.04	92	84.48	78.43	73	87.85	79.22	86	85.63	78.16	81	85.54	79.65	65
Interest-bearing bank balances	3.47	7.18	30	8.92	9.08	52	5.49	8.50	37	7.15	7.51	50	6.03	3.06	81
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.41	1.65	70	2.26	1.59	73	2.69	1.56	79	2.53	1.68	75	2.90	1.91	74
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	95.40	91.28	90	95.66	91.48	95	96.04	91.77	93	95.31	91.05	97	94.46	89.53	92
Non-interest cash and due from depository institutions.....	1.36	0.96	79	1.23	1	70	1.12	0.82	77	1.41	1.07	79	1.65	1.14	83
Other real estate owned.....	0	0.01	11	0.02	0.02	65	0	0.01	9	0.01	0.02	44	0.03	0.03	57
All other assets.....	3.25	7.70	3	3.11	7.44	2	2.85	7.35	3	3.28	7.82	1	3.89	9.27	3
Memoranda															
Short-term investments	5.88	10.28	29	11.18	11.92	55	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
U.S. Treasury securities.....	10.99	1.80	97	3.46	0.98	85	11.59	1.47	96	0.49	0.84	67	1.03	1.03	65
US agency securities (excluding mortgage-backed securities)	3.92	0.79	91	5.67	0.73	95	4.29	0.82	92	6.50	0.63	97	4.70	0.54	96
Municipal securities	1.98	1.72	60	3.02	1.77	75	2.16	1.73	63	3.36	1.69	78	1.73	1.34	68
Mortgage-backed securities	17.10	14.04	65	13.38	12.38	55	15.81	14.14	61	13.55	11.75	59	13.50	11.44	63
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.02	0.55	29	0	0.46	17	0	0.53	17	0	0.42	20	0	0.39	19
Loans held-for-sale.....	0.12	0.40	48	0.43	0.46	62	0.23	0.55	54	0.56	0.52	64	0.34	0.39	59
Loans held for investment	58.28	59.15	43	61.38	61.15	43	56.97	58.06	45	64.36	61.72	48	67.88	63.50	49
Real estate loans secured by 1–4 family	9.92	11.67	40	10.20	11.69	45	9.58	11.46	40	10.77	11.91	45	12.17	13.29	46
Revolving	0.93	1.40	43	0.94	1.51	43	0.92	1.42	45	0.98	1.66	40	1.20	2.07	39
Closed-end, secured by first liens	8.67	9.94	45	8.88	9.76	47	8.37	9.67	44	9.33	9.81	50	10.33	10.69	49
Closed-end, secured by junior liens	0.31	0.17	82	0.38	0.21	83	0.29	0.17	81	0.45	0.22	84	0.65	0.28	87
Commercial real estate loans	32.44	23.42	72	31.12	22.27	74	30.97	22.69	70	32.34	22.22	78	34.41	22.23	76
Construction and land development	6.99	3.49	84	6.70	3.32	87	7.07	3.34	86	7.18	3.40	87	7.38	3.44	85
Multifamily.....	3.09	3.52	55	3.34	3.21	62	2.84	3.57	51	3.43	3.12	65	3.17	3.01	61
Nonfarm nonresidential	22.35	15.11	75	21.09	14.77	72	21.05	14.57	74	21.73	14.72	72	23.86	14.69	76
Real estate loans secured by farmland.....	5.62	0.33	99	5.88	0.33	99	5.51	0.30	99	6.25	0.33	99	7.62	0.36	99

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	82.14	61.87	82	76.38	57.91	85	80.52	61.05	81	76.04	57.15	85	79.45	57.46	88
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.98	20.07	38	16.50	19.43	39	16.75	19.86	39	16.59	19.43	37	17.84	20.75	37
Real estate loans secured by 1–4 family.....	1.60	2.35	43	1.52	2.45	41	1.61	2.43	43	1.51	2.64	39	1.75	3.15	34
Revolving	15.38	17.49	41	14.98	16.76	44	15.14	17.24	41	15.08	16.59	43	16.09	17.39	42
Closed-end.....	55.54	38.39	77	50.36	35.36	80	54.14	37.86	79	49.82	34.63	81	50.43	33.52	80
Construction and land development.....	11.97	5.82	84	10.84	5.29	85	12.36	5.65	86	11.06	5.26	89	10.82	5.09	85
1–4 family.....	4.62	1.29	94	3.53	1.05	91	4.48	1.18	94	3.61	0.93	93	3.69	0.94	94
Other.....	7.35	4.49	77	7.31	4.21	81	7.89	4.40	80	7.45	4.19	82	7.13	4.02	80
Multifamily.....	5.30	5.66	56	5.40	5.08	62	4.97	5.78	54	5.29	4.96	61	4.64	4.69	58
Nonfarm nonresidential	38.27	25	78	34.12	23.47	78	36.81	24.56	75	33.47	22.93	76	34.98	22.15	79
Owner-occupied.....	11.20	8.44	67	11.35	7.93	70	11.15	8.29	67	11.53	7.68	74	11.71	7.72	76
Other.....	27.08	16.32	84	22.77	15.25	78	25.66	15.94	84	21.94	14.95	77	23.27	14.34	80
Real estate loans secured by farmland.....	9.62	0.59	99	9.52	0.56	99	9.63	0.54	99	9.63	0.54	99	11.17	0.55	99
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0.17	0.03	89	0.36	0.04	90	0.17	0.06	87	0	0.11	29
Commercial and industrial loans	7.80	18.81	12	12.76	23.16	14	8.49	18.86	16	12.38	22.17	13	8.13	19.53	12
Loans to individuals	1.25	6.52	35	1.35	6.02	37	1.28	6.24	37	1.42	6.13	38	1.75	7.13	37
Credit card loans	0.06	0.51	59	0.06	0.50	58	0.07	0.53	58	0.07	0.65	58	0.09	0.81	56
Agricultural loans.....	7.25	0.31	97	8.16	0.33	97	8.18	0.34	96	8.60	0.32	96	9.99	0.37	97
Other loans and leases.....	1.77	8.03	20	1.49	8.05	18	1.39	8.75	17	1.67	9.09	18	0.82	9.85	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	506.10	395.39	72	506.28	382.51	78	504.17	391.81	73	520.27	381.27	78	555.37	391.26	78
Real estate loans secured by 1–4 family.....	104.64	125.02	39	109.37	124.29	45	104.89	126.06	40	113.50	125.03	46	124.74	138.18	45
Revolving	9.85	14.84	44	10.09	16.14	43	10.11	15.44	45	10.34	17.42	40	12.25	21.26	37
Closed-end.....	94.79	108.83	44	99.28	106.79	51	94.78	108.85	46	103.15	106.14	50	112.49	115.20	50
Commercial real estate loans	342.20	249.33	73	333.80	237.40	77	338.98	245.88	73	340.86	234.65	77	352.54	229.44	77
Construction and land development.....	73.75	36.95	84	71.83	35.26	86	77.42	35.95	86	75.70	35.62	85	75.61	34.95	86
1–4 family.....	28.47	8.02	94	23.37	6.84	92	28.04	7.42	94	24.70	6.34	94	25.79	6.61	93
Other.....	45.28	28.49	77	48.45	28.01	80	49.38	28.11	81	50.99	28.16	79	49.82	27.32	79
Multifamily.....	32.63	37.99	53	35.81	34.02	65	31.10	38.66	54	36.17	32.74	66	32.44	31.04	62
Nonfarm nonresidential	235.82	160.85	73	226.16	157.71	75	230.46	158.05	75	228.98	155.06	75	244.49	152.10	79
Owner-occupied.....	68.99	53.96	66	75.22	52.99	71	69.81	52.99	67	78.90	52.37	74	81.84	53.07	73
Other.....	166.83	105.37	82	150.94	102.29	72	160.65	102.54	80	150.09	100.54	71	162.66	97.41	76
Real estate loans secured by farmland.....	59.27	3.46	99	63.11	3.50	99	60.30	3.22	99	65.92	3.44	99	78.09	3.60	99
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	1.13	0.18	91	2.23	0.21	90	1.19	0.28	88	0	0.44	29
Commercial and industrial loans	48.08	113.45	15	84.61	145.22	21	53.17	114.45	20	84.70	139.91	22	56.85	122.02	18
Loans to individuals	7.67	36.67	35	8.95	35.91	39	7.99	34.55	37	9.70	37.47	41	12.21	43.51	39
Credit card loans	0.39	2.64	59	0.38	2.59	58	0.44	2.77	59	0.46	3.30	60	0.60	4.34	57
Agricultural loans.....	44.67	1.66	98	54.10	1.94	98	51.22	1.86	98	58.84	1.88	98	69.83	2.18	98
Other loans and leases.....	10.91	47.86	22	9.87	47.52	18	8.72	51.06	16	11.40	49.54	20	5.75	52.44	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.44	30.57	79	39.09	27.81	82	43.08	30.07	78	38.38	27.32	79	38.77	26.45	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	273.81	198.65	76	259.12	185.94	78	269.75	195.33	76	262.58	183.76	78	271.01	178.57	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	342.80	256.17	73	334.34	243.39	76	339.56	252.85	72	341.48	240.85	77	352.85	236.10	76

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.88	10.28	29	11.18	11.92	55	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
Liquid assets	36.84	28.10	74	32.66	27.16	66	38.30	29.03	75	29.11	26.22	62	26.91	22.44	73
Investment securities	34.31	21.67	85	25.78	18.78	73	34.11	21.63	88	24.14	17.85	76	21.17	16.99	72
Net loans and leases	57.61	59.31	43	60.96	60.99	45	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Net loans, leases and standby letters of credit	57.98	60.12	42	61.27	61.79	43	56.78	59.49	44	64.41	62.48	47	67.66	64.84	46
Core deposits	86.47	76.85	95	83.65	73.69	90	85.22	75.71	94	82.61	70.67	91	80.85	63.09	94
Noncore funding	4.80	9.46	38	5.76	11.95	28	4.91	10.30	32	6.14	14.13	26	7.59	19.36	17
Time deposits of \$250K or more	2.93	1.46	85	3.44	1.96	82	3.01	1.58	83	3.73	2.11	82	4.82	2.94	81
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.42	1.11	71	1.60	1.22	73	1.44	1.23	69	1.65	1.47	69	1.83	1.94	64
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.42	0.44	82	1.60	0.60	82	1.44	0.54	78	1.65	0.54	80	1.83	0.48	80
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.02	1.03	32	0.02	1.11	31	0.02	1	30	0.04	1.24	27	0.11	3.01	15
Earning assets that reprice within 1 year	18.48	36.68	10	23.79	38.67	16	21.16	37.37	13	23.70	39.38	15	28.23	39.29	19
Interest-bearing liabilities that reprice within 1 year	6.79	6.16	74	8.12	7.73	68	6.78	6.39	73	9.02	8.20	71	12.76	10.19	76
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.70	29.01	12	15.67	29.49	20	14.38	29.65	16	14.68	29.11	20	15.48	26.63	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.20	-1.97	52	-6.42	-0.51	33	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11
Net short-term noncore funding dependence	-2.38	-6.65	60	-8.38	-6.88	40	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23
Short-term investment / Short-term noncore funding	156.73	265.83	40	272.45	246.74	68	220.12	273.46	54	217.27	184.19	65	158.46	77.77	81
Liquid assets - short-term noncore funding / Nonliquid assets	52.39	35.38	74	42.42	30.67	69	56.06	36.68	75	34.77	28.18	67	29.11	16.97	81
Net loans and leases / Total deposits	64.45	73.06	30	70	76.22	34	63.97	72.79	30	74.14	79.43	31	78.53	90.31	23
Net loans and leases / Core deposits	66.63	78.05	28	72.87	83.77	30	66.23	78.25	30	77.50	88.34	30	83.21	103.93	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.53				0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-23.41	-8.82	5	2.96	1.31	79	-2.78	-0.25	8	7.05	4.31	80	1.95	1.36	72
Structured notes appreciation (depreciation) / Tier 1 capital	-0.15				0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.13	77.97	82	99.04	85.49	68	99.25	83.77	74	99.02	87.23	68	99.02	85.40	73
U.S. Treasury securities	32.02	8.39	88	13.43	5.10	83	33.99	6.70	91	2.05	4.72	64	4.87	6.15	64
US agency securities (excluding mortgage-backed securities)	11.43	3.73	85	22.01	4.35	93	12.58	4.12	84	26.93	4.01	97	22.21	3.49	95
Municipal securities	5.78	7.89	56	11.73	9.71	67	6.33	8.22	58	13.91	9.83	71	8.16	7.75	61
Mortgage-backed securities	49.84	65.55	25	51.88	66.67	27	46.35	66.54	18	56.14	66.64	33	63.77	67.43	40
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.05	3.16	26	0	3.05	17	0	3.08	17	0	3.01	19	0	2.94	18
Mutual funds and equity securities	0.87	0.30	84	0.96	0.36	82	0.75	0.29	82	0.98	0.35	83	0.98	0.40	80
Debt securities 1 year or less	7.02	8.63	57	8.77	9.29	56	7.88	7.78	64	10.48	10.55	60	13.70	11.86	65
Debt securities 1 to 5 years	36.65	18.50	85	25.14	16.09	73	36.06	18.25	86	32.06	17.03	82	42.28	17.94	85
Debt securities over 5 years	55.46	70.45	20	65.13	72.48	32	55.30	71.11	21	56.48	69.86	24	43.04	66.02	23
Pledged securities	32.79	29.79	60	36.95	33.48	56	31.62	32.26	50	41.29	35.67	57	46.29	30.57	71
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-40.33	-1.29	17	67.56	156.41	38	2.56	27.98	38	30.34	183.32	25	133.86	26.69	88
Investment securities	51.11	28.40	78	46.46	31.91	73	71.42	31.36	85	37.07	23.62	74	15.48	11.75	70
Core deposits	17.37	14.47	70	29.91	29.18	58	25.16	16.94	80	22.80	26.88	39	13.04	11.23	67
Noncore funding	-5.33	-10.65	60	-5.21	-25.09	75	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,756,890	2,469,039	2,246,454
Commit: Secured commercial real estate loans	1,155,014	889,143	1,011,805	938,238	940,202
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	100,450	72,693	69,180
Securities underwriting	64,531	49,748	62,124	58,084	47,330
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	33,500
Written options contracts (interest rate)	244,109	369,990	202,170	374,188	122,787
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					15.40	22.78	24	16.74	22.01	34	18.30	23.52	37		
Standby letters of credit	0.36	0.64	42	0.32	0.67	34	0.35	0.65	39	0.39	0.71	41	0.39	0.84	34
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	1.37	45.51	11	2.36	42.67	11	1.13	46.30	9	2.54	48.62	10	1.27	68.47	7
Interest rate contracts	1.37	33.09	11	2.36	30.32	11	1.13	32.46	9	2.54	34.36	10	1.27	47.31	7
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0.27	10.67	40
Written options contracts (interest rate)	1.37	1.59	74	2.36	2	74	1.13	1.41	68	2.54	2.18	73	1	2.47	63
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0	19.54	5	0	20.33	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					28.07	44.98	26	26.91	42.82	35	27.65	45.53	35		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	244,109	369,990	202,170	374,188	156,287
Interest rate contracts	244,109	369,990	202,170	374,188	156,287
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	33,500
Written options	244,109	369,990	202,170	374,188	122,787
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	244,109	369,990	202,170	374,188	122,787
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	244,109	369,990	202,170	374,188	156,287
Interest rate contracts	244,109	369,990	202,170	374,188	156,287
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	33,500
One year or less	0	0	0	0	33,500
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	4,534	1,922	636	219	154
Gross positive fair value.....	62	436	403	1,664	361
Held for trading.....	0	0	0	0	0
Non-traded.....	62	436	403	1,664	361
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	21.43	13.49	73
Written options	100	6.03	98	100	8.11	98	100	6.28	98	100	8.18	98	78.57	5.91	99
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	100	5.74	99	100	7.80	99	100	5.96	99	100	7.73	99	78.57	5.10	99
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	0	74.58	3	0	69.64	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	0	92.63	1	0	90.92	1	0	92.53	1	0	91.48	1	21.43	93.86	4
One year or less	0	27.97	4	0	26.80	3	0	27.56	3	0	32.05	4	21.43	32.17	51
Over 1 year to 5 years	0	26.35	5	0	28.69	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	1.86	1.21	80	0.52	1.21	27	0.31	0.98	19	0.06	1.55	4	0.10	0.83	9
Gross positive fair value	0.03	1.52	4	0.12	1.70	4	0.20	1.34	6	0.44	2.23	7	0.23	1.19	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	20	0	0.05	14	0	0.04	12	0	0.07	5	0	0.06	8
Gross positive fair value (X)	0	0.06	5	0	0.07	5	0	0.05	6	0	0.09	7	0	0.07	7
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	12	0	0.01	17	0	0.01	16	0	0.02	23	0	0.01	22
Current credit exposure (X)	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	137,876	133,437	133,437	116,856	114,748
Gross losses	415	590	2,405	2,354	2,971
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	206	179	1,611	1,015	1,276
Net losses	209	411	794	1,339	1,695
Provision for loan and lease losses	2,580	287	5,233	17,920	3,803
Adjustments	0	0	0	0	0
Ending balance	140,247	133,313	137,876	133,437	116,856
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.06	0.04	71	0.01	-0.11	72	0.03	-0.09	82	0.13	0.51	9	0.03	0.15
Provision for loan and lease losses / Average loans and leases	0.10	0.06	68	0.01	-0.20	73	0.05	-0.16	80	0.20	0.82	5	0.05	0.24
Provision for loan and lease losses / Net loan and lease losses	1,234.45	49.50	90	69.83	-168.35	78	659.07	-105.48	90	1,338.31	487.86	88	224.37	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	1.20	68	1.38	1.49	43	1.35	1.23	65	1.41	1.58	41	1.40	0.83
Allowance for loan and lease losses / Total loans and leases	1.35	1.17	68	1.37	1.47	43	1.35	1.20	66	1.39	1.55	40	1.40	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	167.76	38.27	89	81.09	18.09	93	173.65	21.39	96	99.65	11.58	95	68.94	8.03
Allowance for loan and lease losses / Nonaccrual assets	571.39	355.27	80	461.19	291.29	83	606.82	364.13	82	402.77	299.17	74	620.88	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	513.33	284.19	81	369.46	246.27	76	560.52	287.08	84	331.98	244.34	73	465.04	151.73
Gross loan and lease losses / Average loans and leases	0.02	0.17	16	0.02	0.24	11	0.02	0.19	6	0.03	0.34	5	0.04	0.28
Recoveries / Average loans and leases	0.01	0.07	11	0.01	0.08	9	0.02	0.08	13	0.01	0.07	11	0.02	0.08
Net losses / Average loans and leases	0.01	0.09	32	0.02	0.16	20	0.01	0.11	14	0.01	0.27	7	0.02	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	8.57	10.98	42	7.60	7.39	62	68.44	34.67	88	34.16	33.98	60	17.12	36.22
Earnings coverage of net loan and lease losses (X)	318.01	38.54	92	196.04	25.70	94	372.04	39.72	95	186.38	22.91	94	129.06	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0	-0.01	75	0	0.03	45	-0.01	0.02	25	0	0.04	21	0	0.01
Real estate loans secured by 1–4 family	0.01	-0.02	87	0	-0.01	50	-0.01	-0.02	54	0	0.01	36	-0.01	0.01
Revolving	-0.05	-0.08	38	0	-0.03	48	0	-0.07	60	-0.07	0.01	17	-0.08	0.02
Closed-end	0.02	-0.02	86	0	-0.01	52	-0.01	-0.01	46	0	0	54	0	0.35
Commercial real estate loans	0	0	47	0	0.05	48	-0.01	0.04	13	0	0.07	21	0.01	0.01
Construction and land development	0	-0.02	50	0.01	0	79	0	0	77	-0.01	0	35	0.01	-0.01
1–4 family	0	0	14	0	0	11	0	0	22	-0.01	0	14	0.01	0
Other	0	-0.01	45	0.01	0	85	0	0	82	0	0	42	0	-0.01
Multifamily	0	0	18	0	0	14	0	0.01	20	0	0	26	0.12	0
Nonfarm nonresidential	0	0.01	41	0	0.07	26	-0.02	0.05	9	0	0.11	22	-0.01	0.02
Owner-occupied	0	0	35	0	0.01	26	0	0.01	16	0	0.02	12	0	0.01
Other	0	0	54	0	0.06	29	-0.01	0.04	8	0	0.08	34	-0.01	0.01
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	-0.03	0.11	23	0.03	0.20	35	0.06	0.17	36	0.07	0.47	18	0.13	0.37
Loans to individuals	0.68	0.70	54	0.95	1.06	59	0.65	0.71	57	0.38	1.13	22	0.53	1.17
Credit card loans	1.33	1.88	32	3.55	2.41	75	1.86	1.84	52	1.10	2.92	19	1.27	3.11
Agricultural loans	0	0	86	0	0.02	82	0.01	0.02	72	0	0.19	58	0	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	20	0	0.15	25	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		45,578		48,830		26,180		36,435		36,831
90+ days past due loans and leases		2,776		7,177		1,877		7,064		6,307
Nonaccrual loans and leases.....		24,545		28,906		22,721		33,130		18,821
Total past due and nonaccrual loans and leases.....		72,899		84,913		50,778		76,629		61,959
Restructured 30–89 days past due		0		0		0		0		70
Restructured 90+ days past due		0		0		0		61		0
Restructured nonaccrual		1,165		473		1,192		786		784
Total restructured loans and leases		1,165		473		1,192		847		854
30–89 days past due loans held for sale		0		0		0		642		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		642		0
Restructured loans and leases in compliance		315		526		335		750		574
Other real estate owned.....		0		2,808		0		1,328		3,375
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.44	0.32	75	0.50	0.33	79	0.26	0.32	49	0.38
90+ days past due loans and leases	0.03	0.10	51	0.07	0.11	66	0.02	0.10	46	0.07
Nonaccrual loans and leases.....	0.24	0.44	24	0.30	0.65	17	0.22	0.46	22	0.35
90+ days past due and nonaccrual loans and leases.....	0.26	0.59	20	0.37	0.82	19	0.24	0.62	18	0.42
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.01	0.10	18	0	0.13	10	0.01	0.10	17	0.01
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0.01
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.44	0.32	75	0.50	0.33	79	0.26	0.32	49	0.38
90+ days past due assets	0.03	0.10	51	0.07	0.11	65	0.02	0.10	45	0.07
Nonaccrual assets	0.24	0.45	24	0.30	0.66	17	0.22	0.47	22	0.35
30+ days past due and nonaccrual assets	0.70	0.94	44	0.87	1.18	43	0.50	0.97	24	0.80
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.15	0.35	21	0.23	0.50	20	0.14	0.36	17	0.27
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.36	19	0.25	0.53	19	0.14	0.37	13	0.28
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.14	0.41	14	0.21	0.58	11	0.13	0.41	11	0.24
Allowance for loan and lease losses	17.73	62.77	8	24.18	69.27	9	16.72	62.64	7	26.43
Equity capital + allowance for loan and lease losses	1.64	3.67	19	2.01	5.03	14	1.35	3.60	13	2.23
Tier 1 capital + allowance for loan and lease losses.....	1.47	4.23	13	2.20	5.96	11	1.41	4.30	9	2.52
Loans and leases + other real estate owned	0.24	0.69	12	0.33	0.97	10	0.23	0.71	11	0.37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.34	0.26	68	0.40	0.31	73	0.17	0.26	40	0.30	0.39	47	0.36	0.38	60
	90+ days past due	0.03	0.13	62	0.07	0.13	67	0.02	0.12	57	0.07	0.16	64	0.08	0.16	61
	Nonaccrual.....	0.14	0.51	18	0.34	0.76	21	0.25	0.52	29	0.37	0.76	24	0.21	0.46	27
Commercial and industrial	30–89 days past due.....	0.21	0.26	52	0.25	0.22	67	0.34	0.24	71	0.20	0.23	58	0.54	0.31	78
	90+ days past due	0	0.03	49	0	0.02	15	0.02	0.04	56	0.02	0.03	59	0.16	0.05	87
	Nonaccrual.....	1.33	0.53	89	0.20	0.69	18	0.09	0.57	12	0.39	0.75	31	0.51	0.83	36
Individuals	30–89 days past due.....	0.53	0.67	44	0.64	0.53	64	0.68	0.63	59	0.67	0.83	44	1.20	0.83	72
	90+ days past due	0.03	0.08	58	0.04	0.11	52	0.05	0.09	55	0.14	0.14	67	0.09	0.17	56
	Nonaccrual.....	0.03	0.16	33	0.03	0.22	30	0.05	0.17	43	0.14	0.28	47	0.03	0.17	34
Depository institution loans	30–89 days past due.....		0		0	0.01	44	0	0.01	45	0	0	46		0	
	90+ days past due		0		0	0	50	0	0	47	0	0	46		0	
	Nonaccrual.....		0.01		0	0	47	0	0	47	0	0	47		0	
Agricultural	30–89 days past due.....	1.83	0.16	97	1.93	0.17	93	0.93	0.07	95	1.34	0.17	92	0.81	0.24	84
	90+ days past due	0.01	0	87	0.25	0	98	0.01	0	91	0.06	0	96	0	0	42
	Nonaccrual.....	0.27	0.71	67	0.19	0.44	60	0.13	0.70	62	0.18	0.49	55	0.14	0.67	53
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.13	0.13	64	0.06	0.13	57	0.11	0.12	67	0.14	0.18	61	0.58	0.20	85
	90+ days past due	0	0.01	72	0.01	0.01	80	0	0.01	72	0.50	0.01	97	0.01	0.01	83
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.22	0.44	34	0.31	0.47	38	0.21	0.46	28	0.45	0.65	43	0.36	0.67	27
	90+ days past due	0.02	0.25	56	0.01	0.28	44	0.02	0.24	51	0.04	0.33	53	0.06	0.31	52
	Nonaccrual	0.14	0.68	10	0.20	0.88	12	0.16	0.71	12	0.22	0.89	14	0.27	0.73	17
Revolving	30–89 days past due	0.20	0.27	41	0.42	0.31	74	0.01	0.28	18	0.26	0.48	32	0.06	0.45	12
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.06	1.02	18	0.06	1.31	13	0.06	1.18	16	0.13	1.13	17	0.08	1	13
Closed-end	30–89 days past due	0.23	0.46	34	0.30	0.48	38	0.23	0.49	32	0.46	0.65	44	0.40	0.70	30
	90+ days past due	0.02	0.28	59	0.01	0.31	46	0.02	0.26	50	0.04	0.38	56	0.06	0.35	54
Junior lien	30–89 days past due	0.15	0.66	13	0.21	0.85	13	0.17	0.67	14	0.23	0.87	16	0.29	0.70	23
	Nonaccrual	0.01	0.01	72	0.01	0.01	52	0.05	0.01	91	0.05	0.02	87	0.04	0.02	75
	90+ days past due	0	0	87	0	0	35	0	0	36	0	0	32	0	0	73
	Nonaccrual	0.01	0.03	36	0.01	0.05	25	0.01	0.03	39	0.01	0.04	28	0.02	0.04	34
Commercial real estate	30–89 days past due	0.23	0.16	74	0.35	0.22	76	0.11	0.15	55	0.23	0.26	61	0.30	0.18	80
	90+ days past due	0	0.01	63	0.01	0.02	64	0	0.01	56	0.02	0.02	76	0.09	0.03	81
	Nonaccrual	0.13	0.37	28	0.28	0.62	28	0.22	0.38	39	0.31	0.62	30	0.03	0.23	13
Construction and development	30–89 days past due	0.43	0.19	79	0.61	0.22	83	0.20	0.17	75	0.71	0.28	81	0.25	0.28	62
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0.09	0.01	95	0.05	0.02	84
	Nonaccrual	0.04	0.17	42	0.02	0.50	29	0.08	0.20	57	0.03	0.41	31	0.03	0.20	34
1–4 family	30–89 days past due	0.08	0.03	83	0.19	0.03	89	0.03	0.02	76	0.03	0.03	68	0.13	0.06	78
	90+ days past due	0	0	47	0	0	44	0	0	44	0.03	0	91	0	0	41
	Nonaccrual	0	0.02	32	0.02	0.02	72	0	0.01	32	0.03	0.03	72	0.03	0.02	73
Other	30–89 days past due	0.34	0.14	80	0.42	0.16	82	0.17	0.13	77	0.68	0.22	86	0.12	0.20	61
	90+ days past due	0	0	39	0	0	38	0	0	41	0.06	0	95	0.05	0.01	88
	Nonaccrual	0.04	0.14	54	0	0.43	11	0.08	0.16	66	0	0.35	26	0	0.17	33
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0.17	0.07	80	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.12	64	0.08	0.13	61	0.06	0.17	64	0.09	0.11	62	0.13	0.05	82
Nonfarm non-residential	30–89 days past due	0.20	0.13	75	0.32	0.20	74	0.07	0.13	51	0.10	0.23	48	0.36	0.14	86
	90+ days past due	0	0.01	70	0.01	0.02	70	0	0.01	64	0	0.02	62	0.11	0.03	83
	Nonaccrual	0.17	0.45	29	0.39	0.78	34	0.29	0.45	47	0.43	0.80	39	0.02	0.28	11
Owner Occupied	30–89 days past due	0.05	0.04	56	0.06	0.06	63	0.01	0.04	35	0.02	0.07	35	0.08	0.07	62
	90+ days past due	0	0	77	0.01	0	81	0	0	74	0	0	72	0.10	0.01	95
	Nonaccrual	0.16	0.17	52	0.38	0.32	68	0.27	0.17	76	0.42	0.27	72	0.02	0.16	17
Other	30–89 days past due	0.15	0.08	78	0.26	0.12	78	0.05	0.08	67	0.08	0.14	57	0.28	0.07	91
	90+ days past due	0	0.01	79	0	0.01	72	0	0	37	0	0.01	33	0.01	0.01	69
	Nonaccrual	0.01	0.24	19	0.01	0.40	13	0.01	0.23	21	0.01	0.44	12	0	0.10	9
Farmland	30–89 days past due	1.20	0.17	90	0.82	0.13	90	0.49	0.10	88	0.42	0.11	87	0.65	0.23	84
	90+ days past due	0.22	0	96	0.50	0.01	96	0.13	0	93	0.41	0	98	0.06	0.01	88
	Nonaccrual	0.17	0.67	53	0.89	1.14	61	0.60	0.69	68	0.94	1.13	64	0.94	0.84	65
Credit card	30–89 days past due	2.09	0.87	92	0.05	0.75	16	2.29	0.81	95	0.11	0.95	18	0.10	1.19	12
	90+ days past due	0.48	0.45	51	0	0.56	14	0.58	0.45	55	0.02	0.63	29	0.06	0.78	27
	Nonaccrual	0.03	0.12	75	0.09	0.10	78	0.17	0.10	77	0.06	0.05	81	0.21	0.11	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-3,716	-4,786	-3,816	-8,683	608										
Retained earnings	1,669,219	1,455,376	1,617,646	1,395,498	1,214,456										
Accumulated other comprehensive income (AOCI)	-290,019	21,370	-41,078	60,023	7,568										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,375,484	1,471,960	1,572,752	1,446,838	1,222,632										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	115,407	119,390	116,365	120,412	133,853										
Accumulated other comprehensive income-related adjustments	-290,019	21,370	-41,077	60,023	7,568										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,550,096	1,331,200	1,497,464	1,266,403	1,081,211										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,550,096	1,331,200	1,497,464	1,266,403	1,081,211										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,550,096	1,331,200	1,497,464	1,266,403	1,081,211										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	57,866	71,930	71,930	85,818	99,533										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	140,247	129,929	137,876	129,382	115,851										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	198,113	201,859	209,806	215,200	215,384										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	198,113	201,859	209,806	215,200	215,384										
Exited advanced approach tier 2 capital															
Total capital	1,748,209	1,533,059	1,707,270	1,481,603	1,296,595										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,740,533	15,209,315	17,391,808	14,596,298	12,290,361										
Less: Deductions from common equity tier 1 capital	115,407	119,390	116,365	120,412	133,853										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	17,625,126	15,089,925	17,275,443	14,475,886	12,156,508										
Total risk-weighted assets	11,890,195	10,390,929	11,441,640	10,346,504	9,267,049										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.04	12.18	68	12.81	12.54	60	13.09	12.37	69	12.24	12.35	54	11.67	12.11	46
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.04	12.88	60	12.81	13.31	47	13.09	13.11	60	12.24	13.08	41	11.67	12.78	36
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.70	14.72	59	14.75	15.37	47	14.92	14.91	60	14.32	15.23	41	13.99	14.36	55
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.79	9.06	45	8.82	9.15	41	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2,437			2,861			9,072			8,962			9,791	-14.82	14.52	
Other insurance activities income		2,437			2,861			9,072			8,962			9,791	-14.82	14.52	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		779			3,022			2,396			3,014			2,896	-74.22	-69.65	
Analysis Ratios																	
03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	1.72	0.38	86	1.83	0.38	87	1.54	0.36	86	1.65	0.41	86	2	0.47	88		
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91				
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.05	12.22	8	0.21	11	8	0.15	12	6	0.22	11.03	8	0.24	11.51	10		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69		0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	18.92	40.03	21.48	37.28	10.29
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,667	2,459	16,852	52,990	27,853	8.46	-83.30
Dividends	0	0	7,000	43,500	19,000		-100.00
Interest	4	4	31	30	112	0.00	100.00
Management and service fees	2,663	2,455	9,821	9,460	8,741	8.47	59.27
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	392	1,176	1,566	1,116	-100.00	
Dividends	0	392	1,176	1,566	1,116	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,667	2,851	18,028	54,556	28,969	-6.45	-83.30
Securities gains (losses)	0	0	0	0	0		
Other operating income	262	149	3,297	2,358	4,916	75.84	-42.29
Total operating income	2,929	3,000	21,325	56,914	33,885	-2.37	-82.17
Operating Expenses							
Personnel expenses	2,536	2,212	9,173	9,223	8,323	14.65	39.11
Interest expense	607	688	2,751	3,186	2,208	-11.77	136.19
Other expenses	1,137	747	3,914	2,823	2,983	52.21	87.31
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,280	3,647	15,838	15,232	13,514	17.36	59.29
Income (loss) before taxes	6,138	3,195	16,177	43,900	22,554	92.11	-55.33
Applicable income taxes (credit)	1,586	846	2,175	14	1,080	87.47	3865.00
Extraordinary items							
Income before undistributed income of subsidiaries	4,552	2,349	14,002	43,886	21,474	93.78	-66.78
Equity in undistributed income of subsidiaries	47,021	61,426	212,043	137,156	146,076	-23.45	99.01
Bank subsidiaries	46,844	61,259	212,369	136,966	145,435	-23.53	100.64
Nonbank subsidiaries	177	167	-326	190	641	5.99	-36.79
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	51,573	63,775	226,045	181,042	167,550	-19.13	38.16
Memoranda							
Bank net income	46,844	61,259	219,369	180,466	164,435	-23.53	24.43
Nonbank net income	177	559	850	1,756	1,757	-68.34	-36.79
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,416,624	94.74	1,530,059	95.24	1,618,720	95.73	1,507,453	1,318,032	-7.41	37.73
Common and preferred stock		1,416,624	94.74	1,530,059	95.24	1,618,720	95.73	1,507,453	1,318,032	-7.41	37.73
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,131	0.95	14,347	0.89	13,855	0.82	14,180	17,340	-1.51	71.99
Common and preferred stock		14,131	0.95	14,347	0.89	13,855	0.82	14,180	17,340	-1.51	71.99
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		53,109	3.55	38,772	2.41	45,620	2.70	34,930	25,559	36.98	178.48
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,779	0.59	19,833	1.23	9,654	0.57	16,904	6,251	-55.74	75.76
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	1,523		
Premises, furnishings, fixtures and equipment		462	0.03	2,640	0.16	477	0.03	5,431	1,571	-82.50	-75.68
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		2,115	0.14	936	0.06	2,611	0.15	1,471	1,468	125.96	63.70
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,495,220	100.00	1,606,587	100.00	1,690,937	100.00	1,580,369	1,371,744	-6.93	40.53
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	10,000		-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures		99,705	6.67	113,245	7.05	99,705	5.90	113,245	126,620	-11.96	
Other liabilities		20,031	1.34	21,382	1.33	18,480	1.09	20,286	12,492	-6.32	159.47
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		119,736	8.01	134,627	8.38	118,185	6.99	133,531	149,112	-11.06	150.91
Equity Capital		1,375,484	91.99	1,471,960	91.62	1,572,752	93.01	1,446,838	1,222,632	-6.55	35.34
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		3,796	0.25	3,796	0.24	3,796	0.22	608	608	0.00	524.34
Retained earnings		1,669,219	111.64	1,455,376	90.59	1,617,646	95.67	1,395,498	1,214,456	14.69	64.74
Accumulated other comprehensive income		-290,019	-19.40	21,370	1.33	-41,078	-2.43	60,023	7,568		
Other equity capital components		-7,512	-0.50	-8,582	-0.53	-7,612	-0.45	-9,291	0		
Total liabilities and equity capital		1,495,220	100.00	1,606,587	100.00	1,690,937	100.00	1,580,369	1,371,744	-6.93	40.53
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	13.49	9.94	80	17.22	12.54	82	14.67	11.94	74	13.41	7.29	91	14.15	9.68	90	
Bank net income / Average equity investment in banks	12.35	10.44	70	16.13	12.55	77	13.95	11.80	73	12.66	7.45	88	13.34	10.51	81	
Nonbank net income / Average equity investment in nonbanks	5.06	11.36	44	15.68	12.53	66	6.02	13.12	41	10.97	9.75	65	16.72	7.89	77	
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income	90.83	97.54	19	96.05	95.97	27	97.05	96.79	26	99.68	88.16	30	98.14	82.22	31	
Nonbank net income / Parent net income	0.34	3.43	46	0.88	2.83	52	0.38	3.40	45	0.97	3.59	52	1.05	5.93	55	
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	8.71	16.87	38	9.15	17.74	37	7.51	16.81	35	9.23	20.06	37	12.20	20.43	55	
Total debt / Equity capital	7.25	11.65	48	7.69	11.90	49	6.34	11.71	46	7.83	14.41	47	11.17	14.31	61	
Total debt + notes payable to subs that issued TPS / Equity capital	7.25	13.71	36	7.69	14.30	35	6.34	13.63	34	7.83	16.67	32	11.17	16.36	56	
Total debt + Loans guaranteed for affiliate / Equity capital	7.25	11.72	48	7.69	12.02	48	6.34	11.77	45	7.83	14.68	46	11.17	14.56	61	
Total debt / Equity capital – excess over fair value	7.25	11.75	48	7.69	12	49	6.34	11.81	46	7.83	14.52	47	11.17	14.51	61	
Long-term debt / Equity capital	7.25	11.08	49	7.69	11.33	50	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61	
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0.82	1.02	78	
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	56.17	40.81	58	50.83	35.48	63	56.05	39.86	58	51.72	34.67	65	55.40	28.44	76	
Double Leverage																
Equity investment in subs / Equity capital	104.02	103.47	58	104.92	102.85	64	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79	
Total investment in subs / Equity capital	104.02	108.45	45	104.92	108.21	54	103.80	108.40	47	105.17	110.16	51	109.22	111.07	63	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.27	0.38	53	0.28	0.22	58	0.26	0.29	54	0.41	0.47	54	0.67	0.36	67	
Equity investment in subs – equity cap / Net income-div (X)	0.27	1.31	21	0.28	0.74	29	0.26	1.05	18	0.41	1.82	15	4.20	1.22	91	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	31.92	129.62	21	59.80	111.20	28	121.56	152.85	39	374.36	136.59	96	21.35	177.68	2	
Cash from ops + noncash items + op expense / Op expense + dividend	80.33	125.04	33	105.18	98.58	53	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	80.09	98.29	39	181.05	85.35	83	75.67	98.54	28	132.35	134.08	60	100.75	116.34	34	
Pretax operating income + interest expense / Interest expense	1,111.20	2,251.18	55	564.39	1,142.88	42	688.04	1,835.33	31	1,477.90	2,016.32	62	1,121.47	1,968.54	42	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,111.20	1,728.15	55	564.39	1,357.31	40	688.04	1,770.77	30	1,477.90	1,539.23	71	1,121.47	1,632.83	50	
Dividends + interest from subsidiaries / Interest expense + dividends	0.66	145.40	16	57.56	117.86	28	298.33	174.12	84	1,415.44	150.43	99	14.15	210.80	2	
Fees + other income from subsidiaries / Salary + other expenses	72.50	9.52	91	82.97	13.36	91	75.04	11.92	91	78.53	13.95	92	77.31	16.52	91	
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				57.11	
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.28	3.42	35	0.73	3.97	36	0.31	3.44	38	0.78	3.85	38	-0.38	2.64	20	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.24			0.05			0.17			0.10			0.04		
Nonaccrual		0.75			1.22			0.92			1.03			0.54		
Total		1			1.27			1.09			1.13			0.58		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.10	1.70	51	0.11	1.80	54	0.10	1.76	54	0.12	2.66	51	0.17	5.62	50	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	64.91	1	0	74.87	2	0	66.37	1	0	81.10	1	655.30	57.84	97
Dividends declared / Net income	0	33.46	4	0	23.13	6	0	28.27	3	0	42.29	4	83.99	33.08	95
Net income – dividends / Average equity.....	13.49	6.76	91	17.22	9.52	89	14.67	8.62	87	13.41	4.14	93	2.27	6.46	9
Percent of Dividends Paid															
Dividends from bank subsidiaries		124.34			101.14			155.92			132.17		13.50	178.13	20
Dividends from nonbank subsidiaries		1.65			3.28			4.90			3.41		0.79	7.53	56
Dividends from subsidiary holding companies.....		3.24			4.75			5.91			4.85		0	21.40	42
Dividends from all subsidiaries		153.16			128.99			203.53			174.85		14.30	260.40	6
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	0	30.63	14	3.19	45.96	12	24.10	60.28	19	11.55	66.55	12
Interest income from bank subsidiaries.....	0.01	0.15	57	0.01	0.12	55	0.01	0.11	60	0.02	0.36	52	0.07	0.54	58
Management and service fees from bank subsidiaries	5.68	0.75	90	4.01	1.08	83	4.48	0.88	87	5.24	1.47	83	5.32	1.55	83
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	5.69	49.34	23	4.01	33.49	23	7.68	51.33	14	29.36	62.88	21	16.94	69.36	12
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	70.13	47.24	70	138.35	62.63	89	89.18	56.39	64	63.52	82.95	54
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	70.13	69.48	67	138.35	87.22	84	89.18	79.84	57	63.52	150.41	35
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	32.83	74.16	19	76.43	69.76	31	56.07	67.32	27
Interest income from bank subsidiaries.....	0.14	1.04	67	0.13	0.72	63	0.15	0.23	75	0.05	0.63	51	0.33	0.80	64
Management and service fees from bank subsidiaries	90.92	1.48	95	81.83	4.11	95	46.05	1.44	98	16.62	1.87	92	25.80	1.81	94
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	91.05	73.91	36	81.97	71.70	36	79.02	83.13	26	93.11	82.20	36	82.20	78.80	31
Dividends from nonbank subsidiaries	0	4.30	30	13.07	5.32	84	5.51	3.07	83	2.75	1.95	77	3.29	2.65	77
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	13.07	10.59	76	5.51	4.67	78	2.75	4.70	69	3.29	7.29	70
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13		0	83.37	12
Loans and advances from subsidiaries / Total debt	0	28.43	14	0	29.59	12	0	26.38	13	0	27.08	12	0	28.33	11